Comprehensive water management scheme

†*376. PROF. R.B.S. VARMA: Will the Minister of WATER RESOURCES be pleased to state:

(a) whether it is a fact that Government are going to start a comprehensive water management scheme to get rid of drinking water problem in the country;

(b) if so, the details of the scheme; and

(c) the expenditure likely to be incurred by Government for the said scheme?

THE MINISTER OF WATER RESOURCES (SHRI PRIYARANJAN DASMUNSI): (a) to (c) Government of India has laid due emphasis on drinking water problems in the country. The Finance Minister while presenting the Budget for 2005-06 has stated that all drinking water schemes have now been brought under the Rajiv Gandhi National Drinking Water Mission. He has further announced that during 2005-06, the emphasis will be on covering more habitations and on tackling water quality in about 2.16 lakh habitations in Andhra Pradesh, Gujarat, Karnataka, Rajasthan, West Bengal and some other States. The Outlay for the Mission has been proposed to be increased from Rs. 3,300 crore in 2004-05 to Rs. 4,750 crore in 2005-06.

Harassment of credit card holders by the credit card companies

*377. SHRI ABANI ROY: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that the credit card companies do not close card accounts on the requests of their card holders and continue to bill them inspite of several requests for cancellations to credit card companies; and

(b) if so, the steps being taken by Government in this regard?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Government has been receiving representations from individuals and different organisations regarding grievances against credit card issuing banks including the one relating to continuation of credit cards despite instructions from the credit card holders for cancellation.

(b) Reserve Bank of India has issued guidelines to Scheduled Commercial Banks on Fair Practice Code in May 2003 advising banks to

†Original notice of the question was received in Hindi.

formulate guidelines duly approved by their Board of Directors. In terms of the guidelines, the banks have been advised not to resort to undue harassment of the borrowers including credit card holders. Further, on the advise of RBI, Indian Bank Association (IBA) has also formed a Working Group to examine the issue of evolving a Fair Practices Code for credit card issuers as well as a draft code of conduct of Direct Sale Agents. Government/RBI also refer specific complaints received from individual/ association relating to credit card with concerned banks for redressal and appropriate remedial action.

Rain water harvesting

*378. SHRI T.T.V. DHINAKARAN:
SHRIMATI KUM KUM RAI:

Will the Minister of WATER RESOURCES be pleased to state:

(a) the percentage of rain water being harvested as of now, State-wise;

(b) the steps taken by Government to save and use more rain/flood water; and

(c) whether Government propose to formulate a national scheme for recharging surface water to increase the diminishing water table in the country?

THE MINISTER OF WATER RESOURCES (SHRI PRIYARANJAN DASMUNSI): (a) to (c) The average annual precipitation, including snowfall, is 4000 Billion Cubic Metre (BCM) in the country. Out of this, the average annual water availability in the country is 1869 BCM of which 1122 (690 BCM from surface water and 432 BCM from ground water) can be utilized for diverse demands. In order to harvest rain water in the country, storage capacity of 212.78 BCM has been created.

The percentage of rainfall recharging ground water varies from State to State based on Hydrogeological situations. It ranges from 2% to 17% in hard rock terrain of peninsular region to 20-25% in alluvial areas of eastern region.

The surplus monsoon runoff harvested by manmade artificial recharge structures has localized impact and cannot be assessed as percentage of rainfall State-wise. However, more than 670 recharge structures constructed through CGWB in Ninth Plan have shown that 80-90% of the runoff generated by rainfall can be effectively harvested.